

B420A (Official Form 420A) (Notice of Motion or Objection) (12/16)

FILED
EDVA (12/16)

2017 APR 18 PM 3:28

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
Richmond Division

In re: COLETTE MAPP
[Set forth here all names including married, maiden, and
trade names used by debtor within last 8 years.]

Debtor

Case No. 17-30630

Chapter 13

Address 209 ROSEWOOD AVE
RICH VA 23220

Last four digits of Social Security or Individual Tax-payer
Identification (ITIN) No(s), (if any): 4074

Employer's Tax Identification (EIN) No(s), (if any):

NOTICE OF MOTION (OR OBJECTION)

COLETTE MAPP has filed papers with the court to Object
TO MOTION TO Dismiss Chapter 13

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the court to grant the relief sought in the motion (or objection), or if you want the court to consider your views on the motion (or objection), then on or before _____, you or your attorney must:

- ☒ File with the court, at the address shown below, a written request for a hearing [or a written response pursuant to Local Bankruptcy Rule 9013-1(H)]. If you mail your request for hearing (or response) to the court for filing, you must mail it early enough so the court will receive it on or before the date stated above.

Clerk of Court
United States Bankruptcy Court
701 EAST BROAD ST
RICH VA 23219

2

You must also send a copy to:

☒ Attend a hearing to be scheduled at a later date. You will receive separate notice of hearing. **If no timely response has been filed opposing the relief requested, the court may grant the relief without holding a hearing**

☒ Attend the hearing on the motion (or objection) scheduled to be held on Wed, April 26, 2017 at 13:00 a.m. at United States Bankruptcy Court, 761 E. Broad St., Rm 4 Va 23219
ct for 5008

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion or objection and may enter an order granting that relief.

Date: 4/17/17

Signature, name, address and telephone number of person giving notice:

Chelle Mapp
2819 ROSEWOOD AVE
RICH VA 23220
Virginia State Bar No. 1910 38
Counsel for (202) 723-7939

Certificate of Service

I hereby certify that I have this 17th day of April, 20 17, mailed or hand-delivered a true copy of the foregoing Notice of Motion (or Objection) to the parties listed on the attached service list.

Chelle Mapp

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
RICHMOND**

In Re:

Case No. 17-30630

Colette NMN Mapp

Debtor

Chapter 13

OBJECTION TO MOTION TO DISMISS CHAPTER 13 PLAN

TO THE HONORABLE U.S. BANKRUPTCY JUDGE:

COME NOW , Pro Se, Colette Mapp, is objecting to the motion to dismiss chapter 13 plan, as entered on February 12, 2017. Objection indicate deep and troubling concern, for the fraudulent and criminal behavior of the creditor(s) mentioned.

1. Debtor has a secured interest in the lot and plot of land (property) known as 2019 Rosewood Ave, Richmond, VA 23220. The true and correct note is in question currently and under investigation by :
 - a. Senator Warner
 - b. Senator Kaine
 - c. Consumer Finance Protection Bureau see attached documents
 - d. The Attorney General of the State of Virginia *see attached (A/H)*
2. Debtor will provide proof of Claim based on the correct debt, which is forthcoming from HUD, within the next 60 to 90 day.
3. Debtor intends to pay \$600.00, per month to trustee, until the amount in question is resolved, to revise the plan, acceptable to both creditor and debtor, with total resolution within time line outlined by the bankruptcy court. (see attached) *CKs (2) to trustee*
4. Creditor has submitted , possible illegal documentation to this court, as Wilmington Savings Fund, (a party not known to me see attached) *(B)*

5. Debtor has been physically tormented and harassed by creditor at above listed address, both by mail and in person, making Colette Mapp, debtor to fear for her life and safety, threats and physical force, at the above-mention address in question and leaving documentation, to include changes to current creditors, without the consent or knowledge of the bankruptcy court and debtor, under this honorable Judge's ruling. (See Attached) (C17)
6. Based on multiple deaths in the immediate family , (three deaths in 30 days) leaving debtor very sad, due to closeness and loss, coupled with physical attack by the creditor's representative, the debtor has been placed under additional undo stress. (see Attached) (D1-4)
7. The creditor has illegally made attempts to retrieve property, to auction and/or sell, without legal grounds. (see Attached) (K)
8. The debtor will seek to have this honorable court allow for the continued chapter 13 plan, until the correct information is provided by HUD, which will allow for permanent resolution of entire bankruptcy case, with satisfaction to both creditor and Colette Mapp(debtor)

Dated April 18, 2017

respectfully submitted,

Colette Mapp

Colette Mapp, Debtor, Pro Se

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
RICHMOND**

In Re:

Case No. 17-30630

Colette NMN Mapp

Debtor

Chapter 13

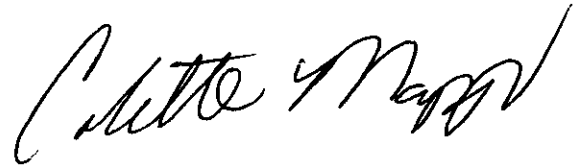
OBJECTION TO MOTION TO DISMISS CHAPTER 13 PLAN

Certification of Service

I, Colette Mapp, certify that on April 18, 2017, a true and correct copy of the
Foregoing Notice of Objection to Dismiss was served upon all interested parties
Pursuant to the courts

Creditor:

Chantel Mapp
PO Box 60535
Washington, DC 20011



Carolee Berasi
Shelton, Harrision, & Pinson, PLLC
701 Highland Blvd, Suite 270
Arlington, TX 76015

Trustee
Carl M. Bates,

P.O. Box 1819
Richmond VA 23218



March 29, 2017

Chantel Mapp
2019 Rosewood Ave
Richmond, VA 23220-5820

Re: CFPB Complaint Number: 170209-000578

Dear Chantel Mapp:

The Consumer Financial Protection Bureau (CFPB) is providing you with an update regarding the complaint you recently shared with your congressional representative, the Honorable Mark R. Warner. This complaint addresses your Mortgage concerns, filed against Bank of America. Your congressional office requested the CFPB's assistance in the resolution of your complaint.

Upon request from a congressional office, the CFPB's Office of Consumer Response forwards your complaint to the company, requests a timely response from the company and, if appropriate, a proposed resolution to your concerns. Please find enclosed Bank of America's letter, which you may have already received.

For many consumers, receiving the financial institution's response is sufficient to resolve their concerns. However, if you are not satisfied with Bank of America's response, please contact the Office of Consumer Response at (855) 411-CFPB (2372). If we do not hear from you, we will close your file on this matter.

We appreciate the opportunity to support Senator Warner's efforts to resolve your concerns. For more information about any consumer financial product or service, please visit "Ask CFPB" at www.consumerfinance.gov/askcfpb/.

Thank you,

Consumer Response Team
Consumer Financial Protection Bureau
(855) 411-CFPB (2372)

Enclosure(s)

AI



COMMONWEALTH of VIRGINIA

Office of the Attorney General

Mark R. Herring
Attorney General

March 1, 2017

202 North Ninth Street
Richmond, Virginia 23219
804-786-2071
Fax 804-786-1991
Virginia Relay Services
800-828-1120
7-1-1

Chantel Mapp and
Collette Mapp
2019 Rosewood Ave
Richmond, VA 23220

Re: Mortgage Complaint against Carrington Mortgage

Dear Ms. Mapp:

Although it was mailed to you, I am enclosing a copy of the response that we received from Carrington Mortgage. Please review it and if you would like to respond to it, please provide that response in writing.

Since there are two addresses listed for you, on the documents, an additional copy is being forwarded to the Washington DC address as well.

Very Truly Yours,

A handwritten signature in cursive script that reads "Carla N. Winters".

Carla N. Winters, CP
Paralegal
Consumer Protection Section
Direct Dial: 804-786-0064
Fax: 804-786-0122
Cwinters@oag.state.va.us

cc: Chantel Mapp
P. O. Box 60535
Washington DC 20011

Handwritten initials, possibly "H2", in a stylized cursive font.

McGuireWoods LLP
Fifth Third Center
201 North Tryon Street
Suite 3000
Charlotte, NC 28202
Tel 704.343.2000
Fax 704.343.2300
www.mcguirewoods.com

Nathan J. Taylor
Direct: 704.343.2113

McGUIREWOODS

ntaylor@mcguirewoods.com
Direct Fax: 704.444.8875

March 15, 2017

**VIA FEDERAL EXPRESS
TRACKING NO. 7859 1593 2337**

Chantel Mapp as Power of Attorney for Colette Mapp
2019 Rosewood Ave.
Richmond, VA 23220

RE: Borrower: Colette Mapp
Property Address: 2019 Rosewood Ave., Richmond, VA 23220
Loan # xxxxx6556
Case Number: 170209-000578

Dear Ms. Mapp:

On behalf of Bank of America, N.A. ("Bank of America") I am writing to respond to your complaint, dated February 13, 2017, which was registered with the Consumer Financial Protection Bureau.

Your complaint appears to concern a loan ("Loan") in the amount of \$ 74,095.00 for real property located at 2019 Rosewood Avenue, Richmond, Virginia 23220 (the "Property").

As an initial matter, Bank of America is no longer the loan servicer for this Loan. On August 16, 2016, Carrington Mortgage Services, LLC became the servicer for your Loan. Your complaint states that you are aware that Carrington Mortgage Services, LLC is the current loan servicer. To the extent you are requesting assistance with loss mitigation, foreclosure prevention or loan payoff information you should contact your current loan servicer.

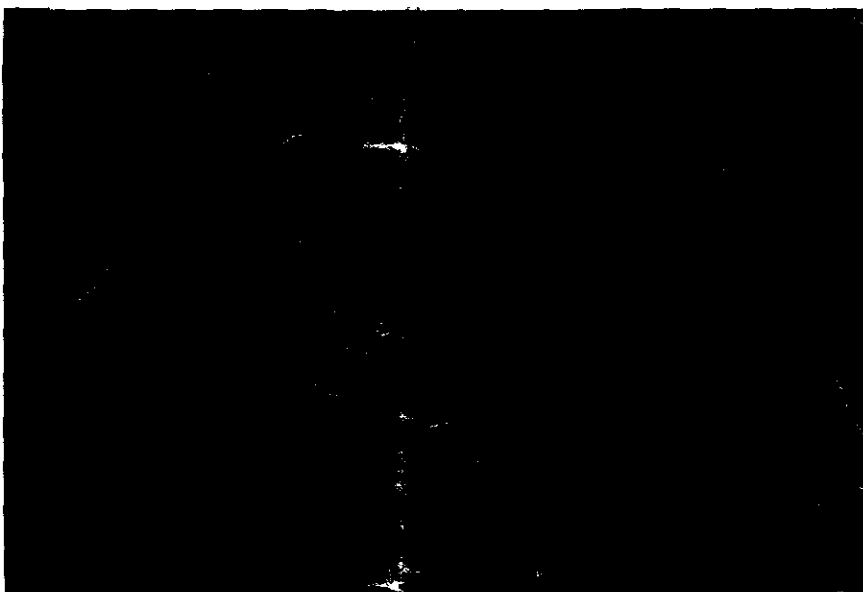
Bank of America's records indicate that the Property was reportedly vandalized in May 2012. Bank of America, as the loan servicer, made a property damage claim to Balboa Insurance Company on November 11, 2015. That claim was, however, rejected on November 12, 2015 as having been made outside of the two-year claims period. Consequently, Bank of America did not receive any insurance recovery with respect to this loss.

Sunrise
August 5, 1934

4/27/17

Sunset
April 10, 2017

Mr. Charles McKinley Cox

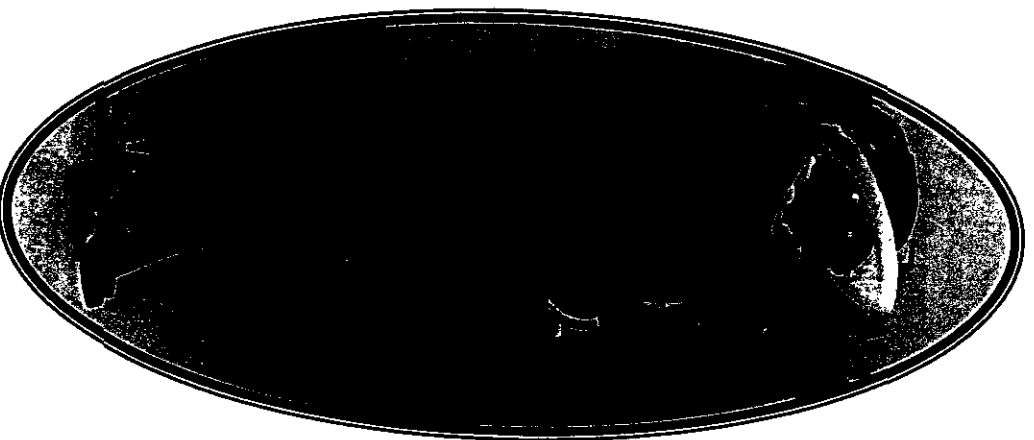


Worship and Praise Church
3006 E. Laburnum Avenue
Richmond, VA 23223

CELEBRATING THE 1

OF

Dorothy H. Jones



*Tabernacle Church Hall United Methodist Church
Greenwood Marilyn Goodall, Officiate*

324 N 29TH ST., RICHMOND, VA 23223

MONDAY, FEBRUARY 20, 2017

11:00 AM

Homegoing Celebration

for

Alease Loretta Robinson



SUNRISE

DEC. 31, 1933

SUNSET

MAR. 10, 2017

Friday, March 17, 2017
12 NOON

March Funeral Home
2110 E. Laburnum Avenue
Richmond, VA 23222

*Dr. James I. Johnson, Jr.
Officiating*



MAILING ADDRESS:
2400 Freeman Mill Road
Suite 200
Greensboro, NC 27406
336.333.9899
336.333.9894 Fax
800.288.1.LAW
800.288.1529
CrumleyRoberts.com

April 14, 2016

Colette Mapp
2019 Rosewood Ave
Richmond, VA 23220

DT

In#:	Dear Borrower:	Date:
	<i>CA</i>	
	URGENT NOTICE:	
	Please contact your mortgage servicer immediately at: (800) 561-4567	
	Thank You	

Conference

*Left on docket
after attempt to force
entry
Confidential*

CA

1/1 day of

2 PM

Thursday

P. O. Box 3549
Anaheim, CA 92803

0000084 01 SP 0.460 **SGLP T2 1 9184 20039-053535 -C04-P00084-I

COLETTE MAPP
P.O BOX 60535
WASHINGTON DC 20039-0535



04/07/2017

NOTICE OF ASSIGNMENT, SALE OR TRANSFER OF SERVICING RIGHTS
PLEASE NOTE THAT THIS TRANSFER NOTICE IS FOR THE BELOW-REFERENCED LOAN ONLY

Re: Carrington Mortgage Services Loan#: 7000090092
Bank of America N.A. Loan #: 0872306556

Dear Mortgagor(s):

The servicing of your mortgage loan is being assigned, sold or transferred, effective 05/01/2017. This means that after this date, Bank of America N.A., will be collecting your mortgage loan payments from you. Nothing else about your mortgage loan will change.

Carrington Mortgage Services, LLC ("CMS") is now collecting your payments. CMS will stop accepting payments received from you after 04/30/2017.

Bank of America N.A. will collect your payments going forward. Bank of America N.A. will start accepting payments received from you on 05/01/2017.

Send all payments due on or after 05/01/2017 to Bank of America N.A. at this address: Bank of America N.A., Payment Processing, P.O. Box 660402, Dallas, TX 75266-0402

If you have any questions for either your present servicer, CMS or your new servicer Bank of America N.A., about your mortgage loan or this transfer, please contact them using the information below:

Current Servicer:

Carrington Mortgage Services, LLC
Attention: Customer Research Department
800-561-4567
P.O. Box 5001
Westfield, IN 46074

New Servicer:

Bank of America N.A.
Customer Service Department
800-669-6607
8:00am-9:00pm EST Mon-Fri
P.O. Box 31785
Tampa, FL 33631-3785

The CUSTOMER SERVICE DEPARTMENT for CMS is toll free and you may call from Monday through Friday 8:00 a.m. to 8:00 p.m. Eastern Time. You may also visit our website at <https://carringtonms.com>.